

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: RALPH G. KUESPERT	§	Case No. 09-73427
GAYLE L. KUESPERT	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/14/2009.
- 2) The plan was confirmed on 11/06/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/13/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/08/2014.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$61,821.73.
- 10) Amount of unsecured claims discharged without full payment: \$117,413.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 37,309.00	
Less amount refunded to debtor	\$ 1,519.00	
NET RECEIPTS		\$ 35,790.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,475.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,134.90	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,609.90
Attorney fees paid and disclosed by debtor:	\$ 1,498.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MACEY BANKRUPTCY LAW, PC	Lgl	3,973.00	3,973.00	3,973.00	2,475.00	0.00
JP MORGAN CHASE BANK	Sec	17,443.00	17,200.06	17,200.06	17,200.06	1,548.38
NATIONAL CITY MORTGAGE	Sec	0.00	124,595.00	0.00	0.00	0.00
AMERICAN EXPRESS CENTURION	Uns	2,197.00	2,456.74	2,456.74	310.47	0.00
PRA RECEIVABLES MANAGEMENT	Uns	9,780.00	10,432.35	10,432.35	1,318.37	0.00
EAST BAY FUNDING LLC	Uns	25,007.00	25,697.71	25,697.71	3,247.50	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	17,216.00	18,189.58	18,189.58	2,298.68	0.00
BRAZOS	Uns	0.00	NA	NA	0.00	0.00
BRAZOS	Uns	0.00	NA	NA	0.00	0.00
BRAZOS	Uns	0.00	NA	NA	0.00	0.00
BRAZOS	Uns	0.00	NA	NA	0.00	0.00
BRAZOS	Uns	0.00	NA	NA	0.00	0.00
CITI	Uns	0.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	11,233.00	11,968.02	11,968.02	1,512.43	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	8,875.00	10,025.82	10,025.82	1,266.99	0.00
PRA RECEIVABLES MANAGEMENT	Uns	315.00	350.97	350.97	44.36	0.00
GENERAL TELCO - BANK C	Uns	0.00	NA	NA	0.00	0.00
IOWA STUDENT LOAN	Uns	17,795.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
IOWA STUDENT LOAN	Uns	13,677.00	NA	NA	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	1,095.00	1,194.01	1,194.01	150.89	0.00
NATIONAL CITY BANK	Uns	1,192.03	1,199.87	1,199.87	151.63	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	13,987.00	14,976.97	14,976.97	1,892.68	0.00
PRA RECEIVABLES MANAGEMENT	Uns	821.00	821.69	821.69	103.84	0.00
MUTUAL MANAGEMENT SERVICES	Uns	1,014.10	214.59	214.59	27.12	0.00
TIB BANK	Uns	0.00	NA	NA	0.00	0.00
TOWN NORTH BANK	Uns	0.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	147.48	0.00	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	636.41	636.41	80.42	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	208.00	208.00	26.28	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 17,200.06	\$ 17,200.06	\$ 1,548.38
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 17,200.06	\$ 17,200.06	\$ 1,548.38
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 98,372.73	\$ 12,431.66	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,609.90	
Disbursements to Creditors	\$ 31,180.10	
TOTAL DISBURSEMENTS:		\$ 35,790.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/30/2014

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.